

**IT IS ORDERED as set forth below:**

**Date: May 31, 2019**



**Lisa Ritchey Craig**  
**U.S. Bankruptcy Court Judge**

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE:	)	CHAPTER 7; Converted from CH 13 after
	)	hearing and judge's order
CASSANDRA JOHNSON LANDRY,	)	
AKA CASSANDRA LANDRY,	)	CASE NO. 18-55697-LRC
	)	
Debtor.	)	

U.S. BANK NATIONAL ASSOCIATION, AS	)	
TRUSTEE, FOR CITIGROUP MORTGAGE LOAN	)	JUDGE: LISA RITCHEY CRAIG
TRUST INC., MORTGAGE PASSTHROUGH	)	
CERTIFICATES, SERIES 2006-AR6 AS	)	CONTESTED MATTER
SERVICED BY JPMORGAN CHASE BANK,	)	
NATIONAL ASSOCIATION,	)	

Movant.

vs.

CASSANDRA JOHNSON LANDRY,  
AKA CASSANDRA LANDRY,  
S. GREGORY HAYS, Trustee,

Respondents.

**ORDER GRANTING MOTION FOR RELIEF FROM STAY**

The Motion of U.S. Bank National Association, as Trustee, for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-AR6 as serviced by JP Morgan Chase Bank,

National Association, for itself, its successors and assigns (“Movant”) was filed July 24, 2018, [Doc. No. 44] regarding the real property located at and commonly known as 869 Natchez Valley Trace, Grayson, Georgia 30017 (the “Property”) and was heard before Judge Hagenau on hearing August 28, 2018, upon Notice of Assignment of Hearing Movant provided to each of the above-captioned parties in interest. Motion for relief was resolved with an order by Judge Hagenau that was entered on August 30, 2018 [Doc. No. 63] instructing Debtor to make payments to the Chapter 13 Trustee starting September 7, 2018. Chapter 13 Trustee shall file a report as to whether the Payments has been made timely and thereafter shall file a report if Debtor fails to make timely Monthly Payments. On September 10, 2018, Chapter 13 Trustee has filed a Supplemental Report [Doc. No. 67] that Chapter 13 Trustee has reviewed the case and reports to the court that Debtor has not complied with the direction of the Order. Debtor has made no Payments since the hearing date of August 28, 2018. The Chapter 7 has filed the Notice of Abandonment on February 15, 2019 regarding this property. Pursuant to Judge Hagenau’s Order, Movant submits this Order.

Therefore, it is hereby

**ORDERED** that the 11 U.S.C. Section 362(a) automatic stay is *modified* to allow Movant to assert its rights and remedies under applicable law as to the Property, including, but not limited to, the institution and completion of foreclosure proceedings, collection of reasonable fees, and all other equitable relief; provided, however, that upon completion of any foreclosure sale, any funds in excess of the lawful amount owed to Movant under its Note and Security Deed, and to any subordinate lienholder properly entitled to receive proceeds under applicable State Law as to the Property, shall be paid to the Trustee for the benefit of the Estate. It is further

**ORDERED** that Movant, at its option, is permitted to contact the Debtor via telephone or written correspondence regarding potential loss mitigation options pursuant to applicable non-bankruptcy law, including loan modifications, deeds in lieu of foreclosure, short sales and/or any other potential loan workouts or loss mitigation agreements. The entry of this Order does not absolve the Debtor of the duty to file any necessary pleadings, amendments, or plan modifications that may be required with regard to such

a loan modification. It is further

**ORDERED** that the provisions of Bankruptcy Rule 4001(a)(3) are waived.

[END OF DOCUMENT]

PREPARED AND PRESENTED BY:

/s/ Heather D. Bock  
Heather D. Bock, GA Bar No. 122806  
Attorney for Movant  
McCalla Raymer Leibert Pierce, LLC  
1544 Old Alabama Road  
Roswell, Georgia 30076  
Phone: 678-281-6444  
Email: Heather.Bock@mccalla.com

NO OPPOSITION:

/s/ S. Gregory Hays  
(by Heather D. Bock with express permission)  
S. Gregory Hays  
Chapter 7 Trustee  
Hays Financial Consulting, LLC  
2964 Peachtree Road, Suite 555  
Atlanta, GA 30305  
Phone: (404) 926-0051  
Email: [ghays@haysconsulting.net](mailto:ghays@haysconsulting.net)

DISTRIBUTION LIST

Cassandra Johnson Landry, Pro Se  
869 Natchez Valley Trace  
Grayson, GA 30017

Cassandra Johnson Landry, Pro Se  
P.O. Box 1275  
Grayson, GA 30017

S. Gregory Hays  
Hays Financial Consulting, LLC  
2964 Peachtree Road, Suite 555  
Atlanta, GA 30305